



## WellNYS Everyday

WellNYS Everyday is a wellness initiative dedicated to educating, engaging, and empowering New York State employees to choose to eat foods that are healthy for them and to be physically active. This initiative encourages employees to:

- Sign-up to receive the WellNYS Daily To-Do by email every day
- Run or walk your First or Next 5K
- Find out where to be physically active in New York State
- Celebrate your wellness success with “I Did It!”
- Engage in healthy behaviors while in your workplace
- Find a NYS Walking workplaces map
- Learn about Physical Activities in your region.

For more information go to:  
[oer.ny.gov/wellnys-everyday](http://oer.ny.gov/wellnys-everyday)

WellNYS Everyday is sponsored by NYS Work-Life Services.

WellNYS Daily To-Do

# April 2023

Create and Stick to a Budget

Sun	Mon	Tues	Wed	Thurs	Fri	Sat
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### MONTHLY WELLNYS DAILY TO-DO'S

May

Choose an activity you enjoy to keep fit.

June

Start and end your day with a positive habit.

July

Go outside and enjoy nature in New York State.

- 1.** The monthly WellNYS Daily To-Do is to create and stick to a budget. Join us on Wednesday, April 5 at 12:00 noon for the wellness webinar, "Create and Stick to a Budget." Go to <https://meetny.webex.com/webink/register/rf8d130897facbbbcbcd112e38410aabf> for more information and to register.
- 2.** To set up a budget, start by writing down your take home pay then list all your expenses (rent/mortgage, electric, cell phone, food, gas, debt, gifts, spending money). Establish a monthly budget, either electronically or on paper, and assign every dollar to a budget category. Track every expense daily, then review the budget during the last week before planning next month's budget. If you don't budget on a regular basis, it may take up to 90 days to adjust to it.
- 3.** Do you have consumer debt (car loans, lines of credit, personal loans)? Use the debt snowball by listing all debts lowest to highest, pay the minimum on all except the lowest debt then put as much money as you can to pay it off. Your excitement to pay off your debt will pick up speed like a snowball and you will be ready to conquer the next debt.
- 4.** One of the easiest ways to pay bills is to have them automatically paid directly out of your bank account. Your payment will always be on time and without incurring late fees.
- 5.** Food is likely one of the largest expenses in your monthly budget. Write down every grocery item and the associated cost. Be diligent about what you purchase and use. What is your weekly food budget amount?
- 6.** Are there any birthdays this month you need extra money for? If so, how much? Your friend's birthday may be this month and you'll need an additional \$50, whereas next month there may not be any birthdays. Remember to add this into your budget.
- 7.** Television subscriptions can add up quickly. What used to be one cable bill with one charge is now multiple charges of \$5 and \$10 subscriptions for channels. Are there any subscriptions that you can cancel to save dollars?
- 8.** Do you have savings accounts for holidays, future travel, automobile maintenance, and a new car? Instead of using a credit card or a loan for these expenses, budget a set amount of money every pay period in separate savings accounts. A small amount deposited each week will add up over time.
- 9.** Are you on the monthly budget plan for your electric and gas company? Utility bills are more expensive in the winter and summer than in the spring and fall. Call your company and get on their budget plan. This will help with budgeting as you can expect the same payment every month.
- 10.** Do you have \$1,000 emergency fund? If you don't, start by saving any extra money to set aside to be used only in case of an emergency (flat tire, washing machine breaks, etc.) If you use this money, replace it as soon as you can.
- 11.** Are you getting the best price for your cell phone service? Call today and ask the customer service representative for a review of your account and if they have a new plan to save money.
- 12.** Do you have any vices? How much do you spend every month on these vices? Can you go without for one week and see how much money it adds to your budget?
- 13.** If you spent all your entertainment money the first two weeks of the month, and a friend wants to spend \$200 on a concert, saying "no, I'm sorry I can't," might be a difficult thing to say but may be important. It's not forever, just not now.
- 14.** Do you need more money to pay off your debt? Head to the basement, closet, or garage and look for what you can sell. The stuff you no longer use may be another person's treasure and worth money. Use any of the marketplaces on social media to sell your goods.
- 15.** It's the 15th of April and the middle of the month. How are you doing sticking to your budget? Are you spending more than you budgeted for or are you on track?
- 16.** Sports and extra activities for children and adults can cost hundreds of dollars per month. Be realistic and ask the hard questions. Can your family's budget afford this at this time or is it stretching the budget too much? It's okay to say no, we cannot do this now.
- 17.** Every single day make it a habit to go online and check your checking account balances, deposits and withdrawals. Checking daily may remind you to stay within your budget.
- 18.** Today is Tax Day! File and pay your federal and state taxes by midnight tonight.
- 19.** To save money on groceries, shop around. Find the least expensive grocery store to get most of your items and get the specialty items at another store. What are your favorite and least expensive stores in your area?
- 20.** Do you have a store credit card? The average interest rate is 26.99%, which is an all-time high. When the cashier asks you if you'd like to sign up for their card, and save \$20, please say "no, thank you."
- 21.** It's Friday, and it's so easy to order pizza. The average price for one large pizza with one topping is \$22. Save money by making pizza at home. The costs: dough \$3, sauce \$3, cheese \$4, then add toppings that are already in your fridge and pantry. The cost of the home pizza is \$10. That's a savings of \$12 just for one pizza, \$24 for two pizzas.
- 22.** Do you have a budget accountability partner? Ask a friend or family member if you can check-in every month. If you live with your partner, as if they will be your accountability partner as well. Hold each other accountable for staying within your budget.
- 23.** Do you have any gift cards? Go out and spend them! It's free money. But remember, spend no more than the amount listed on the card.
- 24.** If you have ever ordered something, you are on a vendor's permanent email list. Are you ever tempted to just buy something because you received an email announcing a sale? If you are having trouble controlling your spending, maybe you want to unsubscribe to these emails.
- 25.** Are you an emotional spender? Before clicking on buy now, or bringing an item to the cashier, ask yourself, "Will buying this make me feel better or more fulfilled?" Take a deep breath and walk away from the transaction. Think about it for 24 hours, and if you really want and need it, go back to get it.
- 26.** Going out with friends to a restaurant is a quick way to spend \$100 and may bust your budget. Go for happy hour when drinks and food are less expensive. The \$100 just turned into \$40. That's a quick way to save an additional \$60.
- 27.** Budgeting puts you in control of your money instead of letting money control you. Budgeting gives you permission to spend. If you make it a habit to live within a budget, you will win with your finances. Have discussions with friends and family and ask if they use a budget.
- 28.** Be intentional with how you spend and save money. Remember the hours it took to earn this income. Your time is valuable.
- 29.** Look back on your April budget and ask yourself: What went well? Where did I spend more than I should of? What will I do differently in May? As you move forward throughout 2023, budget every month BEFORE the next month begins.
- 30.** If you created and stuck to a budget in April, congratulations! It's no small feat. If you didn't, the good news is you can start again tomorrow for May.

Number of days completed